IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 19-12042-jkf

Andrena L. Dixon : Chapter 13

Debtor

:

MTGLQ Investors, LP c/o Rushmore Loan :

Management Services :

Movant

VS.

Andrena L. Dixon :

Debtor/Respondent :

and :

Scott F. Waterman, Esquire :

Trustee/Respondent :

OBJECTION TO CONFIRMATION OF THE PLAN

MTGLQ Investors, LP c/o Rushmore Loan Management Services ("Movant"), by its attorneys, Hladik, Onorato & Federman, LLP, objects to confirmation of the Chapter 13 Plan of Debtor, Andrena L. Dixon ("Debtor"), as follows:

- 1. As of the bankruptcy filing date of April 01, 2019, Movant holds a secured Claim against the Debtor's property located at 5943 N. 3rd Street, Philadelphia, Pennsylvania 19120.
- 2. On June 07, 2019, Movant filed a Proof of Claim citing a total secured claim in the amount of \$87,304.38, with arrears in the amount of \$20,756.55.
- 3. The Plan currently does not propose payment to Movant for pre-petition arrears.
 - 4. The Plan fails to cure the delinquency pursuant to 11 U.S.C. § 1322(b)(5).
- 5. The Plan violates of 11 USC § 1325(a)(5)(B)(ii) by not providing for Movant to receive the full value of its claim.

6. Movant objects to the feasibility of the Plan under 11 U.S.C. § 1325(a)(6). The Plan proposed by Debtor is not feasible. Movant requests that the bankruptcy case either be converted to a Chapter 7 or be dismissed pursuant to 11 U.S.C. § 1307.

WHEREFORE, Movant respectfully requests that this Honorable Court deny confirmation of the Debtor's Chaper 13 Plan.

Respectfully submitted,

Dated: 07/11/2019

/s/Danielle Boyle-Ebersole, Esquire
Danielle Boyle-Ebersole, Esquire
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<u>CERTIFICATE OF MAILING OF OBJECTION TO THE PROPOSED PLAN TO PARTIES IN INTEREST</u>

I, Danielle Boyle-Ebersole, Esquire, attorney for MTGLQ Investors, LP c/o Rushmore Loan Management Services ("Movant"), certify that I served a copy of the attached Objection to the Plan to the parties below on 07/11/2019:

Debtor

David A. Scholl, Esquire Via Electronic Filing Attorney for Debtor

Andrena L. Dixon 5943 North 3rd Street Philadelphia, PA 19120 Via First Class Mail

Scott F. Waterman, Esquire

Via Electronic Filing

Trustee

Respectfully Submitted,

Date: 07/11/2019 /s/Danielle Boyle-Ebersole, Esquire

Danielle Boyle-Ebersole, Esquire Hladik, Onorato & Federman, LLP

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